

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: HEATHER MARIE ARMOUR

§  
§  
§  
§  
§  
§

Case No.: 07-03028

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/22/2007.
- 2) This case was confirmed on 06/21/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/09/2008, 12/12/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/05/2007, 10/22/2008, 10/22/2008, 09/01/2009, 07/15/2010, 12/01/2010, 12/17/2011.
- 5) The case was completed on 02/23/2011.
- 6) Number of months from filing to the last payment: 48
- 7) Number of months case was pending: 62
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,600.00
- 10) Amount of unsecured claims discharged without payment \$ 31,242.12
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 19,072.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 19,072.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,765.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,314.21
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,079.21**

Attorney fees paid and disclosed by debtor **\$ 1,235.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DEUTSCHE BANK NATION	SECURED	117,000.00	111,519.59	4,249.88	4,249.88	.00
DEUTSCHE BANK NATION	SECURED	6,752.00	6,229.68	1,855.42	1,855.42	.00
NEW CENTURY MORTGAGE	SECURED	60,000.00	28,539.22	1,157.76	1,157.76	.00
NEW CENTURY MORTGAGE	SECURED	870.00	773.55	773.55	773.55	.00
HARRIS NA	SECURED	3,200.00	3,149.46	2,415.23	2,415.23	277.68
ADVENTIST HINSDALE H	UNSECURED	976.42	NA	NA	.00	.00
BGM MUSIC SERVICE	UNSECURED	28.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	830.00	1,042.25	1,042.25	104.23	.00
ECAST SETTLEMENT COR	UNSECURED	1,869.00	1,869.27	1,869.27	186.93	.00
PRA RECEIVABLES MANA	UNSECURED	1,035.00	1,222.19	1,222.19	122.22	.00
PRA RECEIVABLES MANA	UNSECURED	2,618.00	3,201.98	3,201.98	320.20	.00
PORTFOLIO RECOVERY A	UNSECURED	1,038.00	938.46	938.46	93.85	.00
CITIFINANCIAL	UNSECURED	1,100.00	NA	NA	.00	.00
DOUBLEDAY BOOK BOOK	UNSECURED	67.00	NA	NA	.00	.00
ELECTRICAL INSURANCE	UNSECURED	2,979.00	NA	NA	.00	.00
FCNB MASTER TRUST	UNSECURED	1,032.00	NA	NA	.00	.00
GRANDMA'S KITCHEN	UNSECURED	88.40	NA	NA	.00	.00
HINSDALE FAMILY MEDI	UNSECURED	15.00	15.00	15.00	1.50	.00
HLG ANES ASSOC LLC	UNSECURED	2,460.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,105.00	2,241.16	2,241.16	224.12	.00
WORLD FINANCIAL NETW	UNSECURED	333.00	496.72	496.72	49.67	.00
ROUNDUP FUNDING LLC	UNSECURED	413.00	583.88	583.88	58.39	.00
MIDWEST PHYSICIAN GR	UNSECURED	379.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NATIONAL PROFESSIONS	UNSECURED	1,032.00	412.96	412.96	41.30	.00
QUEST DIAGNOSTICS IN	UNSECURED	85.00	NA	NA	.00	.00
ORAL & MAXILLOFACIAL	UNSECURED	9,193.00	9,260.10	9,260.10	926.01	.00
SHERRI KILS MD	UNSECURED	975.00	NA	NA	.00	.00
ST JAMES HOSPITAL	UNSECURED	28.93	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	116.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	577.00	763.81	763.81	76.38	.00
DEUTSCHE BANK NATION	OTHER	NA	NA	NA	.00	.00
NEW CENTURY MORTGAGE	OTHER	NA	NA	NA	.00	.00
VILLAGE TOWNE HOMES	SECURED	NA	977.32	1,831.31	1,831.31	.00
ILLINOIS DEPT OF REV	PRIORITY	1,002.97	1,002.97	1,106.67	1,106.67	.00
PENN FOSTER	UNSECURED	1,172.00	1,172.00	1,172.00	117.20	.00
ILLINOIS DEPT OF REV	OTHER	.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	OTHER	.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	1,106.67	.00	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	32.88	32.88	3.29	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	5,407.64	5,407.64	.00
Mortgage Arrearage	2,628.97	2,628.97	.00
Debt Secured by Vehicle	2,415.23	2,415.23	277.68
All Other Secured	<u>1,831.31</u>	<u>1,831.31</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	12,283.15	12,283.15	277.68
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>1,106.67</u>	<u>1,106.67</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	1,106.67	1,106.67	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	23,252.66	2,325.29	.00

**Disbursements:**

Expenses of Administration	\$ 3,079.21	
Disbursements to Creditors	\$ 15,992.79	
<b>TOTAL DISBURSEMENTS:</b>		\$ 19,072.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/10/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.